

The Terminal  
Advertiser  
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Albany

## THE RICHMOND TERMINAL

Oldest newspaper in Rich-  
mond; has the confidence  
and support of pioneers.

VOL. XX

RICHMOND, CALIFORNIA, FRIDAY, FEBRUARY 16, 1923

No. 7

Congested Bay Traffic  
Demands Quick ServiceRichmond-S. F. Ferry  
Again the Subject of  
Discussion

The question of installing an automobile ferry line between Richmond and San Francisco received an impetus Monday night when the A. H. Draughen interests of Vallejo made application to the city council for a lease to operate from the municipal wharf a ferry to San Francisco for carrying vehicles.

It is claimed that the congestion on the various ferry lines running between the continental side and the peninsula demands an expansion of service, and that the time is ripe for action.

The majority of the city council were of the opinion that first come first served, and that the prior application of the San Francisco-Richmond ferry company represented by Mr. M. Emanuel, should have preference over all others, with the proviso that activities in installing the ferry begin at an early date. It is claimed that much stock has been sold by the ferry company, to Richmond property owners, which is fully protected.

Long Beach Is Not  
'Crude' But Her Oil  
Is Big Asset

Long Beach, Feb. 15.—The daily production of oil from Long Beach's oil wells is now 135,000 barrels of crude daily. This is the largest production up to date.

The city's wells now more than pay the municipality's taxes and overhead. Can you beat it?

So far as the European lectures here are concerned, it is time for somebody to kick the prop from under the propaganda.

It was in THE TERMINAL.



I have ANY MAKE of  
**Vacuum Cleaner**  
slightly used you can buy for from  
**\$10 to \$20**  
By Calling—  
**Oakland 1274** and ask for  
**H. G. KOLTNOW.**

California Diamonds  
Have the Real  
Sparkle

Oroville, Cal., Feb. 15.—California diamonds will rival the sparkling blue whites of the South African fields, if the samples taken from the Cherokee hydraulic mine prove to be dependable.

The specimens taken from the mine yesterday are said to be equal to any gems ever seen, say experts who have examined them.

Ice Packing Plant  
For Salinas, Cal.

Salinas, Cal., Feb. 15.—Work on the large ice packing plant to be erected here will start in a few days, according to a statement made today by one of the principal stockholders of the company. The plant when equipped will cost \$50,000.

Youths Held on  
Robbery Charge

Martinez, Feb. 15.—Two of eight boys arrested recently in Berkeley and charged with robbing couples while they spooned along the Alameda-Contra Costa border have been brought here to face charges of highway robbery. Both are minors. Four of the boys have been found guilty and have been committed to the state reform school.

## Hearst Memorial

It is reported that preliminary work on the Hearst Memorial which is to grace the campus of the university, will begin at an early date.

## S. F. Telephone Building

The Pacific Telephone and Telegraph Co. is preparing to erect a modern building at Gough and Fell streets, S. F.

The love of some women is indeed "touching."

Richmond Tax Levy  
Greater Than All  
Combined

Sacramento, Feb. 15.—The average cost to each resident in Contra Costa county will be \$49.35 in taxes for the year 1922-1923, according to the statement issued today by State Controller Ray L. Riley whose department has been busy for some time compiling data on tax burdens. Contra Costa county's total tax bill for the year 1922-1923 amounts to \$2,988,281.23. Estimating the population to be 60,550 the per capita cost is \$49.35.

According to Riley the levy includes the general county levy of \$1,614,786.88 and a special and district county levy of \$770,759.25. The balance is made up of taxes for the city of Antioch amounting to \$25,644.56; Concord, \$6,523.80; El Cerrito, \$12,540.46; Hercules, \$5,130.32; Martinez, \$60,743.40; Pinole, \$4,111.10; Pittsburg, \$34,713.55; Richmond, \$427,276.95; Walnut Creek, \$6,051.55.

These amounts according to Controller Riley will be augmented by certain other receipts from moneys distributed to the different county sources and from moneys distributed to the different political subdivisions by the state, such as school moneys at the rate of \$30 per pupil; motor vehicle moneys collected in the county, one-half of which is returned for use on highways.

Contract Let For  
Tracy's Postoffice

Tracy, Feb. 15.—The contract for this city's \$150,000 postoffice has been let. It is expected that work on the new building will start immediately.

## ROOSTER ALSO PAID TRIBUTE

Feathered Orator Put Itself on the Program During Ceremonies in Honor of Grant.

The geese whose cackling saved Rome will please move over and make room in the zoological hall of fame for a rooster which has established a claim to historical recognition by sharing a program with the President of the United States—and breaking the long-distance crowing record into the bargain.

Shortly before the exercises in commemoration of the anniversary of the birth of Ulysses S. Grant were begun at Point Pleasant, Ohio, on April 27, the chanteur in question, no doubt unable to master the feeling of local pride which the other fourscore inhabitants of the little village were more successful in concealing, mounted to the rostrum and crowed lustily.

The feathered orator's tribute to his honored fellow townsman was heard distinctly in Cincinnati, 80 miles away. It happened that the bird had selected for his unsolicited addition to the program a point directly in front of the transmitter, connected by telephone wires with the Bell loud-speaking apparatus, which enabled a crowd of 20,000 people gathered in Lytle park to hear the entire program at Point Pleasant.—Christian Science Monitor.

## HER PLAN

Father—Betty, I'm shocked! Your mother tells me you are engaged to three young men.

Betty—Oh, well, papa, they are all football players and when the season is over I can marry the survivor.—Boston Evening Transcript.

## LOOKING AHEAD

"Young man, you couldn't begin to support my daughter."

"I could begin all right. The question is, 'What would be your attitude in about six months?'"—Birmingham Age-Herald.

Edward Hebern Code  
Machine Sought by  
Government

Oakland, Cal., Feb. 15.—After twelve years of secret work, Edward H. Hebern of Oakland has invented a code machine which can send undecipherable messages either by wire or wireless. It is claimed that experts of the government have worked fifteen months in an endeavor to solve the code of a message and failed.

The army and navy departments of the government are interested in the invention, and it is believed the government will adopt Hebern's invention.

Ground for a \$200,000 factory has been broken on Harrison street, Oakland, between 8th and 9th streets, and it is said that soon there will be no available stock on the market for this wonderful discovery, which can almost be carried in an overcoat pocket.

## General Comment

## A Striking Comparison

In granting a new schedule of rates to the New York Telephone Co. the New York Public Service Commission says:

"The commission considers 7 per cent, a fair return on the value of the property of the New York Telephone Company used and useful in rendering service in 1923.

In other words the commission recognizes the necessity of allowing the company to make a return that will attract capital, give the public service and make constant extensions which are always necessary in a rapidly growing community.

## Oil Investigation

The modern politician is a big man and looks for big targets at which to fire his ammunition.

In the past ten years there have been five oil investigations by the state legislature.

There is a national oil investigation by congress on the resolution of Senator La Follette. Now California has staged another oil industry investigation. These investigations cost a great deal of money to the taxpayer and to the industry affected. Never has one of these investigations yielded a constructive or helpful policy for the people.

Oil is a big national and international article of commerce and a state legislature can affect it about as much as the tides of the ocean.

## Merger Approved

The interstate commerce commission has approved the merger of the Southern Pacific and Central Pacific railroads, with the provision that the control authorized by the commission may be invalidated whenever the commission finds that the control interferes with the consummation of its final plan of consolidation of the railroads of the country into a limited number of systems.

England and France complain of "hard times caused by the war" but they aren't mentioning the 930,000 square miles of territory that they took from Germany in the way of spoils. The United States received nothing and asked nothing, but it does not want its debts paid. Certainly the chief beneficiaries of the loot of war oughtn't to be embarrassed.

Plans for settling the difficulty between France and Germany still include the cancellation of war debts by the United States. Why this country should make any further contribution to the war chests of Europe is not explained.

Widow of P. McGrath  
to Receive \$3000  
Damages

Albany, Cal., Feb. 15.—Mrs. Patrick McGrath, widow of the late Patrick McGrath, who was run down by a reckless automobile driver and killed at Main street and San Pablo last October while alighting from a street-car, was awarded \$3000 damages, it was stated today by Mrs. McGrath's attorney, Frank V. Cornish of Berkeley.

Church Vistors Give  
Pastor Fat Envelope

Albany, California, Feb. 15.—Six white-hooded K. K. K.'s caused some surprise at Thousand Oaks Baptist church last Sunday night when they filed down the aisle and delivered a letter containing a \$50 bill to the pastor, Rev. Albert Ehrigott. More than 300 persons were in attendance at the meeting. The letter after delivering the letter containing the money, filed out as mysteriously as they appeared and were lost in the darkness.

## SIDE REMARKS

By Cous Cop

Day by day we should boost longer and harder—for Richmond.

Mr. Opportunity is the only knocker in Richmond, and he is here with the bells. Why not open your door and let the gentleman in?

Some say the auto ferry will not bring a dollar to Richmond; that they'll all ride through to Marin without alighting; that all we'll get out of it will be a foot and a smell of gas. That something!

The natatorium is still on paper, although Mr. Nichols made generous offers, and others furnished an abundance of hot air. However, a number of the boys and girls are becoming excellent aquatic performers in the Berkeley, Piedmont and Sutro tanks. Richmond will have a fine natatorium—some time.

The groups of Richmond high school buildings, both Union and Junior, present a majestic appearance and are a credit to the city and to the man at the Helm, who has done so much to bring Richmond's schools to their present high standard.

A city without a chamber of commerce, or like organization with a different name or label, is like a bird with clipped wings. It requires intelligent organization to boost the resources of Richmond. We have many advantages over all other California cities.

Eastern capital will begin to light in Richmond just as soon as some of the "big things" that have been over-boosted and have not materialized secure their second wind and begin to make a constructive noise like factory buildings, etc.

The troubles of the chiropractors are never ending—it seems. They are now to be quizzed about their campaign expenses, just like the power companies.

Remember George Washington's birthday to keep it wholly.

League of nations members are sitting around playing solitaire, waiting for a man with money to join.

Rents in Berlin were until recently limited to 125 per cent more than the pre-war figure; they have now gone up to 350 per cent of that amount.

Richmond Activities;  
News of the WeekAsh Wednesday Was  
the Beginning of  
Lent

Many of the churches are now observing Lent. Ash Wednesday marking the beginning of the forty days' season of fasting, penitence, and devotion preceding Easter.

This year Easter falls on April 1, being 15 days earlier than last year. Next year Easter will be celebrated April 20.

Easter, the church festival commemorating the resurrection of the Nazarene, is always the first Sunday after the full moon on or next after March 21. If the full moon happens on Sunday, Easter is celebrated one week later.

Sugar Is Approaching  
War Prices

San Francisco, Feb. 15.—An increase of \$1.25 per cwt. in the price of refined cane sugar to \$8.90, went into effect yesterday. Beet sugar was quoted at \$8.70. The California-Hawaiian refineries have not advanced the price, quotations being \$7.65 and \$7.45.

Per Capita in Alameda  
County Is \$35.53

Oakland, Feb. 15.—According to data compiled by State Controller Ray L. Riley, Alameda's total tax bill for the year 1922-23 is \$13,275,122.68. Estimating the population to be 373,592, the per capita cost is \$35.53.

## Must Be Generous Advertiser

The word or term "realtor" is some title in certain Southern California cities. It has been decreed that the word should be capitalized on all occasions, whether at the beginning or in the middle of a sentence. Realtor should start with a big "R." Long Beach, Whittier and Santa Ana newspapers have given notice to the world that they have adopted this style which applies exclusively to the common noun, "realtor." Why not capitalize all the letters, REALTORS, and "work it in colors?"

It now appears that the reason why there is no coal is because there too much coal in the ground and too many miners to get it out.

Richmond Favored by  
Street Cars Bearing  
City's Name

Oakland, Cal., February 16.—There is much confusion among strangers who wish to take the street cars for points north starting from 14th and San Pablo avenue, Oakland. Richmond cars are about the only ones that are intelligently labeled, and the top front of the cars have the word "Richmond" imprinted in large letters, with the figure "2," the number of the car, to assist in pointing the way for strangers unacquainted with east-bay car line service.

No cars are marked "Albany" that leave Oakland bound north, but all know who are familiar with the San Pablo line that a Richmond car must pass through Albany.

There is one car out of five or more lines running north from 14th and San Pablo, Oakland, that bears the name "Berkeley," and this car travels as far north as University avenue, far from the center of the College city.

With hundreds of tourists and prospective home-seekers coming to the eastbay cities, a revision of the labeling of street cars would aid much in minimizing confusion and criticism by those who come from eastern cities where it may be less difficult to "find one's bearings."

## PERSONAL MENTION

Max Michaels of Richmond is here this week visiting his son, Joe Michaels, and daughter, Mrs. S. Mills.—Clovis Independent.

H. H. Turley of Richmond, representing the California Construction Co., is in Vacaville this week trying to interest our citizens in the subject of better streets.—Vacaville Reporter.

## Is Good Provider

"Well, Alice," said a Southern woman to a colored girl formerly in her employ, "I hear that you have married."

"Yassum, Ah done got me a husband now."

"Is he a good provider, Alice?"

"Yassum. He's a powerful good provider, but Ah's powerful skeered he's gwine to git ketched at it.—American Legion Weekly.

It was in THE TERMINAL.

OAKLAND Fourteenth and Clay Streets OAKLAND

Capwells

Spring Fibre  
Scarfs

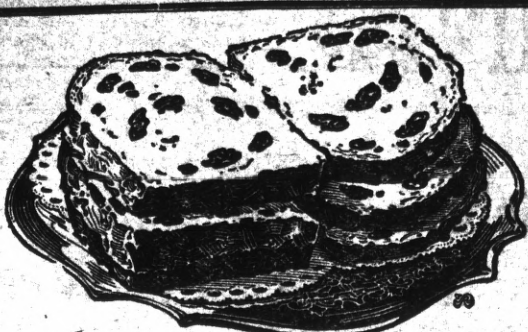
Here for the Enchantment of  
the Sports Outfit

A special purchase, therefore special value. Very silken in their sheen and charming in their colorings. Roman stripes and mixtures.

Two special price lots at \$2.95 and \$3.95.

—Second Floor, Capwells.





## Why Bake At Home

when you can buy bread like it,  
ready baked?

COUNT the raisins—at least eight big, plump, tender fruit-meats to the slice.

Taste it—see how the raisin flavor permeates the bread.

No need to bake at home when we've arranged with bakers in almost every town and city to bake this full-fruited raisin bread.

Just phone and they'll deliver it—all ready to surprise the family tonight.

It comes from master bakers' modern ovens in your city. And it's made with Sun-Maid Raisins.

That's another reason for its superiority. A rare combination of nutritious cereal and fruit—both good and good for you, so you should serve it at least twice a week.

Use Sun-Maid Raisins also in puddings, cakes and cookies. You may be offered other brands that you know less well than Sun-Maid's, but the kind you want is the kind you know is good. Yes, therefore, on Sun-Maid brand. They cost no more than ordinary raisins.

Mail coupon for free book of tested Sun-Maid recipes.

## SUN-MAID RAISINS

The Supreme Bread Raisin

Your retailer should sell you Sun-Maid Raisins for not more than the following prices:

Boxed (in 15 oz. blue pkg.)—20c  
Boxed (in 15 oz. red pkg.)—18c  
Boxed (in 15 oz. tan pkg.)—15c  
Boxed, in 5 lb. (15 oz.)—20c  
Boxed, in 5 lb. (15 oz.)—15c

### CUT THIS OUT AND SEND IT

Sun-Maid Raisin Growers,  
Dept. N-563-12, Fresno, California  
Please send me copy of your free book,  
"Recipes with Raisins."

NAME \_\_\_\_\_  
STREET \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_



Blue Package

## 10c Saves Need Buying a New Skirt

Putnam Fadeless Dyes—dyes or tints as you wish

Overcomes Illegibility. Acting on requests to decipher illegible documents and papers, particularly those that have passed through fire without being burned to ashes, the bureau of standards has worked out a method that is very effective and comparatively simple. It is based on the principle that a photographic plate or film, besides being sensitive to light, is also sensitive to certain gases or vapors. The specimen under investigation is placed between two photographic plates and kept in intimate contact with the sensitized coating in the dark, for a period of two weeks in the case of fast plates. On development in the usual manner, a perfect copy of the writing and printing is obtained.—Popular Mechanics Magazine.

Disagrees With Experts. After extensive research over a period of years, and the testing of tens of thousands of adults and children, the bureau of standards announces that we do not progress mentally after the age of fifteen. "There is little mental growth after the age of fifteen," is the flat statement of the findings of these specialists.

That may be true of "experts"—especially medical experts, but it is silly when said of the average human being.

The brain, like other parts of the body, is developed through exercise.—Los Angeles Times.

Father Was a Black Man. As the new colored preacher of the negro church was passing one morning he leaned over the fence to admire Sam Hill's flowers.

"Sam," he said, "I understand you have a white poppy."

"No, sah," he said, emphatically, "you been hearing 'bout Samuel Johnson. My daddy's black as de ace of spades."—London Tit-Bits.

Decidedly Not. Mr. Howell—"Health is better than wealth," Mrs. Powell—"Not for your prospective heirs."

One will do everything for overweight except stop eating—the obvious remedy.

## A necessary part of your diet



VARIETY in foods is essential, of course, but in providing variety do not overlook the importance of nourishment.

Crisp, delicious Grape-Nuts is a highly nourishing cereal food in unusually compact form. It supplies the rich nutrition of wheat and malted barley, including the mineral elements of these splendid grains, without which health and strength cannot be maintained.

Grape-Nuts, with good milk, is a complete food. Economical, too, because a moderate amount provides unusual nourishment.

Sold by Grocers Everywhere!

**Grape-Nuts**  
THE BODY BUILDER  
"There's a Reason"

Made by Postum Cereal Company, Inc.,  
Battle Creek, Michigan



## Farm Expenses Take Big Jump

Huge Increase in Use of Commercial Fertilizers in Last Twenty Years Revealed.

### MAKE SURVEY OF AGRICULTURE

Virgin Soil of Nation Has at Length Worn Out and Fertility Must Be Added—Hired Men Get Better Pay.

Washington.—The stigma of why American farming cannot survive under present conditions, although the prices of foodstuffs are higher than they were in any previous year, is not the only topic dealt with in the report of the joint commission which investigated the agricultural crisis. The report itself constitutes a broad survey of farming as it is at present conducted and as such it makes clear what a change has come over the business of food production during the last 20 years.

One prime characteristic of farming today is its increased and increasing use of fertilizer. The virgin soil of the nation that once produced a heavy series of crops year after year and seemed inexhaustible in its richness has at length worn out. Not even manures and the rotation of crops can sustain its productivity. Fertility has to be added and it must be added in the form of commercial fertilizers.

At the beginning of the present century the farmers of America, and principally those of the older states east of the Mississippi, were buying commercial fertilizers at the rate of about \$54,000,000 in value each year. In 1919 they spent nearly \$300,000,000. Twenty years ago not \$4,000,000 a year was spent for fertilizers by farmers west of the Mississippi river; in 1919 the farmers of that region spent approximately \$27,000,000. The Pacific states are using nine times as much fertilizer now as they did then. These figures are evidence of the exhaustion of the soil.

Hired Men Get Better Pay. The hired man on the farm gets better pay than he used to. His wages now, figuring in his board as part of his pay, are about three and one-half times what they were in 1908. It is costing farmers today nearly four times as much to feed their live stock as it did only ten years ago.

In ten years the farms of the nation have nearly doubled in value, due to the increasing cost of land. The average farm in 1910 was valued at \$5,471. The present value of the average farm is \$10,514, while the total present farm value is close to \$88,000,000,000. This represents an increase of about \$82,000,000,000. On this increased value interest must be paid, and the greater difficulty of making the farm pay as an investment is one of the things which is embarrassing our farming.

Although in 20 years there has been a great increase in the use of farm machinery, the crop statistics do not indicate that machinery is increasing production. It is permitting fewer men to operate the farms, but it is not sending the farm output ahead of the increase in population. Yet, as farm labor grows harder and harder to get, the tendency is toward a greater use of machinery. This is another indication which points to higher food prices in the future.

Farm Implements Cost More. Farm machinery and tools have greatly increased in price. So has lumber. Today one farm in every twenty-eight owns at least one tractor; two out of every hundred, maintain motortrucks; while the automobile has now become so prevalent that practically one farm of every three has one. The great wheat and corn states of the upper and middle Mississippi valley are the chief users of tractors. Here there is a tractor for every nine farms.

While machinery has not increased the output of crops per acre, it has increased crop output per unit of labor.

The physical conditions of living on farms are growing better. The great number of automobiles in use—nearly 2,000,000 cars on the farms in 1920—is an indication of this. There are about 140,000 motortrucks and 250,000 tractors in use. Telephones are now installed in more than 2,500,000 American farmhouses, or in almost 40 per cent of them. Nearly 650,000 American farm homes have their own water and sewerage systems. About 450,000 of them are lighted by gas or electricity.

Science, while it has done much, has not yet rescued the farmer from the business hazards of weather, destructive insect pests, or plant and animal diseases. The commission believes much more can be done to render farming less exposed to these risks.

Hand in hand with the increase in the value of the farm lands has gone an increase in the total mortgage on

### Famished Elk Feed on His Stacked Hay

Deadwood, S. D.—John Guldinger, a rancher living about one mile from the South Dakota boundary line in Wyoming, is having difficulty saving his hay supplies from a herd of about one hundred and fifty elk which are roaming the region near his ranch.

Guldinger had stacked his hay and had surrounded it with fences, but the famished elk break through the fences with ease and attack his haystacks. He says the state of Wyoming refuses to reimburse him for his hay losses. It is against the law to kill elk, so he is confronted with a serious problem, being in danger of losing all his hay supplies unless he constantly stands guard over his stacks.

those lands. The lands themselves have nearly doubled in value, but the mortgage has considerably more than doubled. It is estimated that the present total mortgage debt on American farms is \$5,608,000,000, as against approximately \$3,800,000,000 in 1910. On the average the interest rate on the farm debt at present is 6.1 per cent.

## Is Coldest Spot in United States

Devils Lake, N. D., Has Zero Temperature or Lower One-Fifth of Days of Year.

### WEATHER RECORDS ANALYZED

Long and Severe Winters in Northern States Contrast With Mild Winters in Southern States.

Washington.—Devils Lake, North Dakota, with an average of nearly one-fifth of the days of the year when temperatures are as low as zero or lower and more than one-half of the days of the year when it is freezing or lower, holds the record as the country's coldest place.

Temperature conditions vary greatly in the United States during the winter season, an analysis of records of the weather bureau shows. Long and severe winters in the northern states, with North Dakota, Minnesota, northern Michigan and northern Vermont having the most severe weather, contrast sharply with the mild winters of the southern states, but in summer the difference is not nearly so great.

Freezing temperatures have been recorded at all mainland stations of the weather bureau in winters past, but they have been of infrequent occurrence along the Pacific coast and in the immediate Gulf coast sections, where they average only two to five days during the winter compared with an average of one day along the California coast.

In general, freezing weather occurs more than 100 days of the year north of southern Pennsylvania, the Ohio river and the southern parts of Missouri and Kansas, as well as throughout the mountain and plateau districts of the West. In North Dakota, eastern Montana and Wyoming freezing temperatures may be expected on more than half the days of the year, the annual record of Yellowstone park averaging 211 days. This is in marked contrast with two days at Tampa, Fla., and four days at Galveston, Texas.

As a rule, zero weather does not occur south of the District of Columbia, the western portion of Virginia, the extreme northern parts of Ten-

### IN WHITE HOUSE PLAY



Baby Sylvia Foose, eight-year-old member of the National Stage Service club, who will appear at the White House next month in "Cheer Up America," in honor of Mrs. Warren G. Harding, wife of the President. Fifteen children compose the cast of the show.

nessee and Arkansas, and central Oklahoma, although during the cold wave of 1900 the zero line was carried to the east Gulf coast.

In the average winter the temperature falls to zero on five days as far south as southern Pennsylvania, central Indiana, Illinois and Missouri and southeastern Kansas. In the central northern districts between the western upper lake region and the Rocky mountains it occurs with much greater frequency, the average ranging from forty to sixty days or more.

The influence of Lake Michigan in modifying severe temperatures is evident from the fact that Grand Haven, on the eastern side of the lake, shows only three days with zero temperatures, while Milwaukee, on the opposite side of the lake, and at about the same latitude, has on an average of four or five days.

Extremely low temperatures are comparatively less frequent than moderately cold weather in the Rocky mountain area, when compared with the central-northern states. This is shown by Denver's average with 145 days of freezing weather and only nine days with zero temperatures, while Bismarck, N. D., averages 182 days with freezing and 68 days with zero.

### Horse Gets Up on Hearing Policeman Say He'll Shoot

Cleveland, O.—Frank is a white horse with a naturally meek expression, who finds a rubbish wagon for the city. The other day Frank fell on the snow-covered street.

All attempts to get him to his feet failed.

A policeman said: "Well, I guess I'll have to shoot him and put him out of his misery."

Frank stirred and got to his feet.

Finds New Curative Element. Philadelphia.—Public announcement of the discovery of therapeutic properties in the chemical element known as "Germanium" was made by Dr. John H. Mueller, professor of chemistry at the University of Pennsylvania. He said it promised to be of great value in the treatment of "secondary" anemia.

### DYED HER DRAPERIES, SKIRT AND A SWEATER WITH "DIAMOND DYES"

Each package of "Diamond Dyes" contains directions so simple that any woman can dye or tint faded, shabby skirts, dresses, waists, coats, sweaters, stockings, hangings, draperies, everything like new. Buy "Diamond Dyes"—no other kind—then perfect home dyeing is guaranteed, even if you have never dyed before. Tell your druggist whether the material you wish to dye is wool or silk, or whether it is linen, cotton, or mixed goods. Diamond Dyes never streak, spot, fade, or run. So easy to use.—Advertisement.

In Plunkville. "Why don't you people pave your streets?" "You motorists would only flash through them without viewing our bustling town."

Shave With Cuticura Soap. And double your razor efficiency as well as promote skin purity, skin comfort and skin health. No mug, no slimy soap, no germs, no waste, no irritation even when shaved twice daily. One soap for all uses—shaving, bathing and shampooing.—Advertisement.

A Tootser. "A man dat brags about hisself," said Uncle Eben, "is generally like a silver whor nuffin' ain' workin' but de horn."—Washington Star.

## After Every Meal

**WRIGLEY'S**

and give your stomach a lift. Provides "the bit of sweet" in beneficial form. Helps to cleanse the teeth and keep them healthy.

EYES SORE? Dr. Isaac EYEWATER. A reliable and speedy remedy. Buy at your druggist's or John H. Thompson, 100 N. 1st St. River Street, Troy, N. Y. BOOKLET FREE. Gratitude always blooms fairest in the soil of expectancy.

## Don't Be Fooled

Low Price and High Quality  
Don't Go Together, Stick to

## CALUMET

The Economy BAKING POWDER

Never accept "Just as Good" Brands; it will only mean disappointments and failures on bake-day, which are expensive.

Calumet is a High Grade Baking Powder, Moderate in Price



BEST BY TEST

When you use it you never spoil any of the expensive ingredients used—such as flour, sugar, eggs and milk.

The sale of Calumet is 2½ times as much as that of any other brand.



### THE WORLD'S GREATEST BAKING POWDER

Life. Man is miserable until he gets something that isn't good for him, and it makes him so happy that he gets down-right miserable wishing he didn't have it.

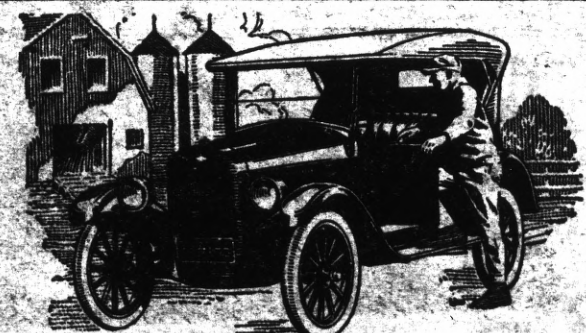
Some men are known by the work they refuse to do.

Heaven helps those who help others to help themselves.

Shown by the Evidence. "Maud said she puts her very heart into her cooking." "She must have been heavy-hearted when she made this cake."—Boston Transcript.

The man who pays as he goes sometimes goes broke.

Being satisfactory to everybody is a genuine hardship.



## Why Farmers are Turning to

**CHEVROLET**

for Economical Transportation

In 1922 Chevrolet jumped from seventh to second place in sales of all cars, and to first place in sales of fully equipped modern cars.

Purchases by farmers were the chief factor in this remarkable development.

Farmers want automobiles not only of low first price, but also of low later cost for operation and maintenance.

They want room, comfort, and the ability to stand up under hard conditions.

They find that Chevrolet, fully equipped as sold, is the best value per dollar in the low-priced field, and neighbors tell them it costs less per mile to operate.

Prices F. O. B. Flint, Michigan

SUPERIOR Two Passenger Roadster . . . \$210  
SUPERIOR Four Passenger Sedan . . . 225  
SUPERIOR Two Passenger Sedan . . . 240  
SUPERIOR Four Passenger Sedan . . . 250  
SUPERIOR Light Delivery . . . 215

**Chevrolet Motor Company**

Division of General Motors Corporation  
Detroit, Michigan

### Coontz "Cleared for Action"



"Cleared for action." Admiral Robert E. Coontz, chief of naval operations of the United States navy, has applied this term to his work in the big navy building in Washington. Admiral Coontz has made it an inviolable rule to have no letter of papers on his desk at any time and those who know him and what he accomplishes often ask, "How do you do it?" But the admiral smilingly refuses to divulge the secret of his ability to keep his desk cleared.



## AT AGE 71, FINDS HOUSEWORK EASY

Mrs. Jennings Says Tanlac Restored Strength After "Flu" Attack and Ended Stomach Trouble.

"I was almost an invalid and Tanlac built me up to a strong, well woman. I consider it my best friend." In the grateful and characteristic statement of Mrs. Emma Jennings, residing at Clearwater, Cal.

"An attack of the grippe left me completely broken down. My stomach felt sick, my legs and arms so tired and weak I could hardly use them, and I scarcely had energy and strength to dress myself. I just kept getting weaker in spite of all I could do and, as I am seventy-one, I had begun to think my age was against me ever getting well."

"Almost from the day I began taking Tanlac I commenced to feel stronger. So I kept picking up with every bottle until now I can easily do all my housework, for I am feeling fine. I wouldn't be without Tanlac in the house. It is just grand."

Tanlac is for sale by all good druggists. Over 35 million bottles sold. Advertisement.

She'll Get It Anyhow.

Nipp—"A woman always wants the last word." Tuck—"And man can save a lot of time by letting her have it."

**Hall's Catarrh Medicine**

Those who are in a "run down" condition will notice that Catarrh Medicine does much more than when they are in good health. This fact proves that while Catarrh is a local disease it is greatly influenced by constitutional conditions.

HALL'S CATARRH MEDICINE consists of an Ointment, which quickly relieves by local application, and the Internal Medicine, which assists in improving the General Health.

Sold by druggists for over 40 years. J. J. Cheney & Co., Toledo, Ohio.

Never judge what she thinks by what she says.

**Mothers of the World** Write for 32-Page Booklet, "Mothers of the World"

**Lloyd Loom Products**

Use This Coupon.

The Lloyd Loom Company, Inc., 1000 Broadway, New York, N. Y.

**RYZON BAKING POWDER** you use less

**The Boycott.**

The word boycott means to combine to refuse to work for, deal, or associate with one or several persons; a species of excommunication; to place a merchandise under a ban to prevent its sale. It was a method of intimidation adopted by the Irish Land League in 1880, and Captain Boycott was one of its first victims.

**Not Guilty.**

Conductor—Shamokin! Shamokin! Irish Passenger—No, playing cards. Penn State Froth.

**"FLU"**

**Prevent the "FLU" and GRIPPE by stopping Coughs and Colds**

**FOLEY'S HONEY TAR**

**Largest selling cough medicine in the World**

W. N. U., Salt Lake City, No. 6-1923.

**Papa's Spelling Book.**

A youngster who stuck at the spelling of "acquaintance" was advised by his father to consult a dictionary. This, however, failed to settle the point, and father himself called for the book to be brought to him.

"Stilly boy," he snapped. "Of course, you wouldn't find it under 'Aq.' Sure, you know better than that. Look under 'Ak.'"—London Tit-Bits.

**Refreshes Heavy Eyes**

When Your Eyes Are Red and Heavy, use Murine. It is the only eye medicine that is safe and effective. It is sold by all druggists.

## Something to Think About

By F. A. WALKER

### LOVE OF SOLITUDE

THE truly great, the large-souled men and women who delight in going ahead in the mystic realm of thought, you will find are ardent lovers of solitude.

They are never lonely wherever they may be, for they have found the way to happiness by getting acquainted with themselves, whose companionship they prefer to any other.

Washington chose solitude when he prayed for strength and guidance in the forests; Lincoln knew nothing of loneliness when he lay upon the floor of his log cabin before the glow of a hearth fire studying by its faint light.

In pondering the subject matter of his poems, the late John Wainwright solved his most difficult business problems in privacy.

The men and women of exaltation illuminate the world by dazzling achievements, born to their in their quiet hours of isolation. Their works flare up like magic torches to light the paths of the faltering and disheartened.

The greatest writers do their best work in solitude, often in the night-time, when voices are hushed and silence is supreme.

And so do painters and presidents, kings and capitalists, students and inventors.

There is nothing more inspiring to thinking minds than quietude; nothing so grandly sublime and impressive.

### Uncommon Sense

By JOHN BLAKE

#### YOUR ENEMIES

ONE of the most successful public men in this country began life by making an enemy. This enemy was the kind of an enemy that Mark Twain called "permanent and reliable."

He was on the job all the time. He had a diabolical ingenuity, which he employed in devising ways and means to keep the public man out of office and to blight his political ambitions. Sometimes he succeeded. Often he didn't.

For the very fact of his enmity kept the other man keyed up to the highest pitch.

He knew that a single mistake of judgment would bring his enemy down upon him. He avoided even the appearance of evil lest he be put into a false position.

And he himself confesses today that he owes his present eminence, which is very great, to the keeness and alertness of this implacable enemy.

We never succeed without battles, and battles are always between enemies.

The course of success is as rough as the course of true love.

Moving along slowly and easily dulls the senses, as slipping downstream over the water in a canoe induces drowsiness.

To go upstream in a boat you must battle with the current. The battle develops muscles, and after a few of

as a canopy of stars in a still night when one is far away from the noisy haunts of men with one's own thoughts.

Only in solitude can man find himself. It was in solitude on the seashore that Demosthenes found himself, whence he came and stirred the people of his time with such oratory as had never been heard.

Real nobility of the soul dwells only in the men and women who care nothing for social gatherings and frivolities. Such men and women prefer to be alone with their musings, where they find their greatest pleasure in study, meditation and exploration, from which the human family ultimately derive benefit.

The best in science, in art and in literature comes from the people who choose seclusion in preference to the glamour of bright lights and the folly of merry-making among turbulent crowds, barely able to find their way about, add up a column of figures, or to tell offhand the number of square feet in a square mile.

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## GETHSEMANE

By DOUGLAS MALLOCH

DO NOT think of Christ as God. Some deity beyond the sky; I think of Christ as one who trod This earth, and had to live, to die, and die to live—I think of Him, finding His way through paths as dark As those of mine, as full of wrong— With just His faith to keep Him strong.

I do not think of Christ as one Removed, a deity apart. But one a-weary when the sun Brought rest at last to limb and heart.

I picture Him a man of toil, A brother of the common soil, A brother of the sea and road, A plain religion, simple code.

I think of Christ as One who went The very way that I must go. Who met and mastered each event And learned our common lot to know.

I think of Christ as one who stood With mortal men in brotherhood. This thought has brought me to my knees— We both have known Gethsemane.

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## BOY SCOUTS

(Conducted by National Council of the Boy Scouts of America.)

### FATHER AND SON ARE SCOUTS

The story of a father who in his big-souled way formed a partnership with his scout son, "to work together in scouting," and who both recently received the highest award of rank, the Eagle badge, at a court of honor in Salt Lake City, is a remarkable testimony of the spirit of comradeship that the work and play of scouting can develop between a boy and his dad.

"One day," says this father, "my boy said to me in a joking way, 'Dad, why don't you try and get some merit badges if they look so easy to you?' I told him I could get as many as he. So we started out. He would go to one examiner and I to another for the same merit badge, and for a while it was nip and tuck between us, but the new school of learning was getting the better of the old way with which I was familiar. One day we made up our minds to work together. We did not always agree on the same subject (we would not have been father and son if we had), but in the end we got our badges."

"In addition I have found a son that likes to let me know he thinks his dad is the only man in scouting, and I think my boy will grow up to be a real scout—one that can be depended upon. I have found the fountain of youth since becoming a scout, because a man never grows old if he mixes with younger boys. I believe there is no greater religion than to be of service to the boys. God bless the man who thought of scouting, and God bless the men who keep it up."

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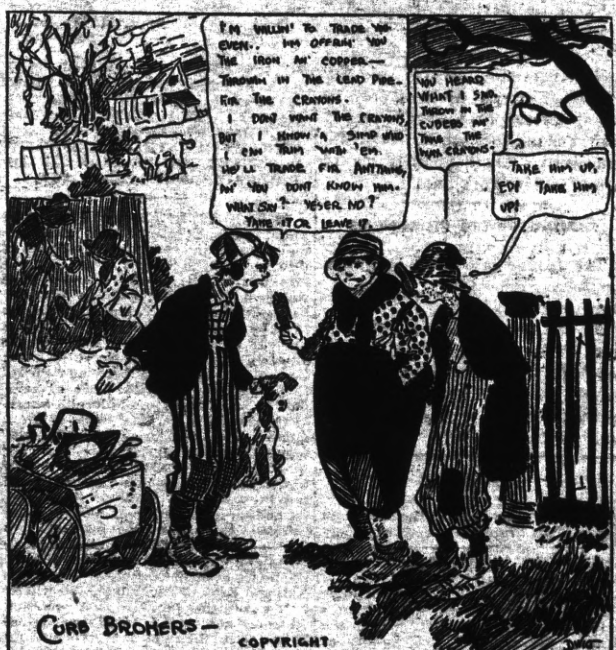
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## SCHOOL DAYS



CUB BROTHERS - COPYRIGHT

Many boy scouts interested in radio are serving their communities by locally transmitting the valuable messages sent out by various departments of the United States government, and by encouraging other people to receive this helpful information. The Radio Amateur bureau, organized several years ago by the United States navy, to conserve the interests of the coming generation in radio activity, reserves on its membership list the numbers one to one hundred for scouts who have learned to send and receive code at the rate of 20 words per minute.

**SCOUTS AND THE "TIGER"**

France's "Tiger" is for the boy scouts. He belongs.

At one time when Clemenceau was passing through Alsace he came across a group of scouts on a hike. The premier stopped the sturdy lads and after a few words of praise on the work they were doing for "la Patrie" and future citizenship, inquired, "Do you know who it is that is talking to you?"

One lad stepped forward and with a salute said, "Yes sir, You're the 'Tiger' and we're the Tiger Patrol."

Said Clemenceau, "I've always wanted to be a boy scout. Perhaps there is an opening here?"

When the tiger patrols throughout France heard of this they clamored for the illustrious member, alas, and now the veteran statesman is enrolled in every patrol bearing this name.

**SCOUTS ARE PREPARED**

One way in which Troop 9 of Yakima, Wash., interprets the scout motto "Be Prepared," is to shovel during the winter the snow from around city fire hydrants and sidewalks nearby.

**AUTOISTS SCOUTS' FRIENDS**

In Huntington Park, Cal., Troop 1 has made warm friends of autoists because of the patrol of one scout each day in Main street to watch for broken glass and other puncture-provoking articles.

**NEW SCOUT FIELD'S CALL**

The plan to establish a special field relation with remote territory which is a part of or under the protection of the United States, but not definitely a part of the 12 regions of the Boy Scouts of America, was proposed at a recent meeting of the national field department. The new field, called District 13, Outlying Possessions, will include Alaska, Hawaii, Porto Rico, Guam, American Samoa, Panama Canal Zone, Philippines Islands and the Virgin Islands.

**Has Anyone Laughed At You Because**

You don't smoke? If you are a man haven't they said: "Are you afraid of being feminine?" If you are a woman, haven't they said: "You are a prude?" Suppose they have? Smoking is but a habit. It has nothing to do with your character. It does not test your character, though to be gayed. Let them laugh the longer you stick to your belief the stronger you are. Of course you'll come out all right if you don't look down on others who hold different opinions.

**SO**

Your Get-away Here! You save money, you have a right to smoke or not to smoke, and you can prove by your conduct that you are as sociable without as with the weed.

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Attribute Their Success to Newspaper Advertising

In an interview today, Mr. Warren Wright, President of the Calumet Baking Powder Company, strongly advocated the use of newspaper advertising, and points to



## RAILROAD GUARANTY FALLACY

Is Hit by Southern Pacific President in Address to Live Stock Men

LOS ANGELES (Special)—Neither the Transportation Act of 1920 nor any other law, state or federal, guarantees any income whatever to the railroads. Wm. Spruille, President of the Southern Pacific Company, pointed out in an address before the American National Live Stock Association, which has just completed its 26th annual convention here.

"There is no guaranty that any railroad shall earn even one per cent," said Mr. Spruille. He showed that the Transportation Act of 1920 "merely makes a declaration that if any railroad happens to earn up to a certain percentage (fixed by the Interstate Commerce Commission at 5%) on the value of the physical property used for transportation purposes, it will not be considered in excess of a reasonable return."

### On Physical Valuation

Stocks and bonds of railroads have nothing to do with the figure upon which they are permitted to earn a reasonable return. If they can, under economical and efficient management, Mr. Spruille said.

A railroad may have outside properties, but unless the property is actually devoted to railroad business it is not considered in fixing a valuation upon which a reasonable return is permitted, the railroad president showed. Mr. Spruille reviewed briefly the war time experiences of the railroads that loaded them with increased operating expenses with which they are still largely burdened. He referred also to the collapse in business generally that followed the war. He continued:

"Gradually this country, with the capacity for survival and revival that belongs to a new and glorious and progressive nation, has come up until

today your chairman informs you that the cattle business is coming into its own again. The railroad business is gradually coming along until we are in hopes—but so far it is only in hopes—that it too will come into its own again.

"But in the meantime it is proper that I should say to you that the increase in our operating costs has been so great and the increase in taxation has been so great that it is impossible for the railroads to make substantial reductions or for the authorities of government to produce substantial reductions in the freight and passenger rates of this country, unless we are to give the country a new set-back in which your business would share as well as our own.

### Success Together

"All the phases of our national life prove to us that we progress together, we go back together, we fail together. There is no such thing in this country as class success; there is no such thing as the success of one industry when the others are floundering, unless under the abnormal conditions created by war."

After referring to some of the problems of the cattle industry, Mr. Spruille said the Southern Pacific Company, realizing the perishable nature of livestock shipments, is interested in furnishing industries with the fastest and most efficient transportation service. In conclusion he said:

"We can both settle down to a basic fact, that neither can flourish unless upon the basis of reasonable returns and as we accord to you that right we simply ask you to accord to us that basic right. We can all work to the common basis of creating that state of efficient service and of justice in the public mind which will reward good service with just returns."

## THE TERMINAL

GEO. W. RYAN, Publisher and Editor  
ISSUED EVERY FRIDAY.  
Established in 1902.  
Legal City and County Paper.  
Entered as second-class matter June 22, 1903, at Richmond, California, under the Act of Congress of March 3, 1879.

Terms of Subscription: One year, in advance, \$5.00; Six months, in advance, \$3.00; Three months, in advance, \$1.75. Advertising rates on application. Legal notices must be paid for on or before delivery of a copy of publication. No exception to this rule.

FRIDAY, FEBRUARY 16, 1923.

### Virtue Its Own Reward

Anyone who wants to do what is right and is criticised for trying it, can get a deal of comfort every time that Washington's and Lincoln's birthdays come around.

Washington was to the day of his death criticised, occasionally by prominent men. He was often vilified. The little men in the continental congress opposed him whenever they could. The firmness and courage that made him a successful general enabled him to disregard popular condemnation and to go on doing what he held to be right.

Today the very names of his enemies are unknown to all save historians. His worshippers are numbered by the millions.

Of Mr. Lincoln exactly the same things can be said—except that he dealt with a hybrid congress.

Trickery and wrong never succeed in the long run, and never will.

### The Sucker List

Lists of men and women are made up and sold as persons who are easily gullible in the matter of selling worthless stocks, bonds, etc. Promoters and stock brokers of shady reputation and unreliable performance use these lists to unload all kinds of easy money propositions, paying fabulous dividends. Even holders of government bonds are catalogued in the "sucker list" if their names were obtainable.

The monetary help bestowed by the lists is that to the financial pirates and sharks they show who have funds or are investors. These form the pasture on which financial fakirs intend to fatten themselves. Persons of ordinary intelligence will consult a trustworthy banker before investing in any security.

### Good Chance to Experiment

At Lausanne the British, French and the delegates of other nations are trying to bring the Turks to terms. The bickering is being done by the officials of the countries. War is likely to be declared by the ruling powers of some of the countries. Before war is declared by the officials of any of the nations let the question of war or no war be submitted to the people, let the plain people, those who are to fill the ranks and the grave; those who are likely to starve; and those who pay the taxes vote yes, or no.

It has been proven that the higher-ups cannot prevent wars.

### International News

The busy man, anxious to get from the morning paper as much as possible, cannot but feel obliged by a full sized cut and a quarter column on the front page of the marriage of one of the Vanderbilts to "the co-repondent" in his late wife's divorce suit.

Journalistic enterprise is to be praised. Whether a Vanderbilt did or did not marry his will-o'-wisp, is an important question.

### Seeing the Light

The German government is reported to have applied some of the real money it has cached out towards the purchase of its paper marks. Germany may yet put herself on solid ground by dealing honestly with the world. Confidence is truly a plant of slow growth, but it does grow whenever given a chance. Since peace was declared Germany has failed to cultivate the plant—at least as faithfully as she once cultivated the Krupp plant. Too bad!

The worst pest of today is the pessimist.

## TRUTHFUL MAN



Wife—When you proposed to me you said you weren't worthy to wipe the dust off my shoes. Hubby—Well, why are you throwing that up to me? Wife—I'm not throwing it up to you. I only want to say that whatever else you were, you certainly were truthful.

### TOUCH OF HOME IN CITY

At the end of her first evening out in New York, after theater and supper downtown, the Podunk-Kalamazooite was enjoying the wild rollicking motion of the Bronx cross-town one-man car. Suddenly the car came to an abrupt nerve-wracking stop and a female voice outside was heard to say:

"Here's a home-made pie for you, old dear, thought you might like it." Shamefacedly the motorman-conductor accepted the pie and after a little conversation the car sped on. "Didn't you say we were only 10 minutes from Broadway?" queried the Podunk-Kalamazooite innocently. "This reminds me of home."—New York Sun.

### FAMINE FEELS PRISONERS

The famine prevailing in Russia, has, among other things, had an unexpected consequence. As the penitentiary administration of the government of Astrakhan has nothing on which to feed its lodgers, three-fourths of the inmates, political or common, have been set free.

### SUMMONS

In the Superior court of the county of Contra Costa, state of California. No. 10136. Rosetta M. Marshall, plaintiff, vs. Edgar Marshall, defendant. Action brought in the Superior court of the county of Contra Costa, state of California, and the complaint filed in the office of the clerk of said county of Contra Costa.

The people of the state of California send greeting to Edgar Marshall, Defendant. You are hereby directed to appear, and answer the complaint in an action entitled as above brought against you in the Superior court of the county of Contra Costa, state of California, within ten days after the service on you of this summons—if served within this county; or within thirty days if served elsewhere. And you are hereby notified that unless you appear and answer as above required, the said Plaintiff will take judgment against you for any money or damages demanded, in the complaint, as arising upon contract or will apply to the court for any other relief demanded in the complaint.

Given under my hand and the seal of the Superior Court of the county of Contra Costa, state of California, this 19th day of January, A. D. 1923. (SEAL) J. H. WELLS, Clerk. By S. Wells, Deputy. C. D. Horner, Attorney for Plaintiff, 723 Macdonald Ave., Richmond, Cal. Feb 16-a 20-104

### CERTIFICATE OF THE INDIVIDUAL TRANSACTING BUSINESS UNDER A FICTITIOUS NAME

The undersigned, R. E. Coffey, does hereby certify that he is transacting and will transact business in the state of California, under a fictitious name, to-wit: under the name of Contra Costa County Credit Association; that the residence of the undersigned is 336 Seventh Street, city of Richmond, county of Contra Costa, state of California; that the principal place of business of the said Contra Costa County Credit Association is 607 Macdonald Avenue, city of Richmond, county of Contra Costa, state of California; and that the undersigned is the sole person interested in the said business.

Dated at Richmond, California, this nineteenth day of January, 1923. R. E. COFFEY.

State of California, county of Contra Costa, ss. On this nineteenth day of January, A. D. One Thousand Nine Hundred and Twenty-three, before me, Lillian C. Webber, a notary public, in and for the county of Contra Costa, state of California, residing therein, duly commissioned and sworn, personally appeared R. E. Coffey, known to me to be the person described in and whose name is subscribed to the within instrument, and he acknowledged to me that he executed the same.

In Witness Whereof, I have hereunto set my hand and affixed my Official Seal, the day and year in this certificate first above written. LILLIAN C. WEBBER, Notary Public in and for said county of Contra Costa, state of California. T. N. Calfee, atty. 126-12-9-16 Johnson, bootblack, 6th and Mac.

## NOTICE OF AGREEMENT OF SALE AND PURCHASE BETWEEN RICHMOND SAVINGS BANK AND MERCANTILE TRUST COMPANY, PURSUANT TO SECTION 31 OF THE CALIFORNIA BANK ACT.

NOTICE is hereby given that under date of Oct. 5, 1922, an agreement of sale and purchase was entered into, pursuant to Section 31 of the California Bank Act, by and between Richmond Savings Bank, a California banking corporation, having its principal place of business in Richmond, California, and Mercantile Trust Company, a like corporation, having its principal place of business in San Francisco, California, wherein the said Richmond Savings Bank agreed to sell and the said Mercantile Trust Company agreed to purchase the business and assets of said Richmond Savings Bank for and in consideration, among other things, of the assumption by said Mercantile Trust Company, of the payment in full, on demand, of all claims of and liabilities to the depositors of said Richmond Savings Bank; and wherein it was further provided that any and all transfers of said deposits are and shall be subject to the right of every depositor of said selling bank to withdraw his deposit in full, on demand, after such transfer, irrespective of the terms under which said deposit may have been made with said selling bank; and

NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a Branch Office in said premises heretofore occupied by said Richmond Savings Bank in Richmond, California.

Dated, San Francisco, California, Oct. 16, 1922. (SEAL) MERCANTILE TRUST COMPANY, By JOHN S. DRUM, President. By R. M. Welch, Secretary.

NOTICE OF AGREEMENT OF SALE AND PURCHASE BETWEEN FIRST NATIONAL BANK OF RICHMOND AND ITS LIQUIDATING AGENT OR LIQUIDATION COMMITTEE AND MERCANTILE TRUST COMPANY, PURSUANT TO SECTION 31 OF THE CALIFORNIA BANK ACT.

NOTICE IS HEREBY GIVEN that under date of October 5, 1922, an agreement of sale and purchase was entered into, pursuant to Section 31 of the California Bank Act, by and between First National Bank of Richmond, a National banking association, having its principal place of business in Richmond, California; and its Liquidating Agent or Liquidation Committee, and Mercantile Trust Company, a California banking corporation, having its principal place of business in San Francisco, California, wherein the said First National Bank of Richmond and its Liquidating Agent or Liquidation Committee agreed to sell and the said Mercantile Trust Company agreed to purchase the business and assets of said First National Bank of Richmond, for and in consideration, among other things, of the assumption by said Mercantile Trust Company of the payment in full, on demand, of all claims of and liabilities to the depositors of said First National Bank of Richmond; and wherein it was further provided that any and all transfers of said deposits are and shall be subject to the right of every depositor of said selling bank to withdraw his deposit in full, on demand, after such transfer, irrespective of the terms under which said deposit may have been made with said selling bank; and

NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on Oct. 7, 1922, and that said Mercantile Trust Company has established and is now operating a Branch Office at the premises heretofore occupied by said First National Bank of Richmond, in Richmond, California.

Dated, San Francisco, California, Oct. 16, 1922. (SEAL) MERCANTILE TRUST COMPANY, By John S. Drum, President. By R. M. Welch, Secretary.

NOTICE OF AGREEMENT OF SALE AND PURCHASE BETWEEN BANK OF RICHMOND AND MERCANTILE TRUST COMPANY, PURSUANT TO SECTION 31 OF THE CALIFORNIA BANK ACT.

NOTICE IS HEREBY GIVEN THAT under date of October 3, 1922, an agreement of sale and purchase was entered into, pursuant to Section 31 of the California Bank Act, by and between BANK OF RICHMOND, a California banking corporation, having its principal place of business in Richmond, California, and MERCANTILE TRUST COMPANY, a like corporation, having its principal place of business in San Francisco, California, wherein the said Bank of Richmond agreed to sell and the said Mercantile Trust Company agreed to purchase the business and assets of said Bank of Richmond, for and in consideration, among other things, of the assumption by said Mercantile Trust Company of the payment in full, on demand, of all claims of and liabilities to the depositors of said Bank of Richmond; and wherein it was further provided that any and all transfers of said deposits are and shall be subject to the right of every depositor of said selling bank to withdraw his deposit in full, on demand, after such transfer, irrespective of the terms under which said deposit may have been made with said selling bank; and

NOTICE IS HEREBY FURTHER GIVEN that said agreement was approved by the Superintendent of Banks on October 6, 1922, that the sale and transfer aforesaid was consummated on October 7, 1922, and that pursuant to permit duly issued by said Superintendent of Banks on October 9, 1922, said Mercantile Trust Company has established and is now operating a branch office in said premises heretofore occupied by said Bank of Richmond, in Richmond, California, as its main office.

Dated, San Francisco, California, October 16, 1922. (SEAL) MERCANTILE TRUST COMPANY, By JOHN S. DRUM, President. By R. M. WELCH, Secretary.

Jan 19-Feb 16

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